

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: FLEMING, SHARON K.

§ Case No. 15-17343

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

THOMAS E. SPRINGER, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$9,338.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$23,238.00</u>
Total Distribution to Claimants: <u>\$65,290.42</u>	Claims Discharged Without Payment: <u>\$18,180.24</u>
Total Expenses of Administration: <u>\$17,209.58</u>	

3) Total gross receipts of \$ 82,500.00 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$82,500.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$63,505.04	\$63,505.04	\$63,505.04
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	17,209.58	17,209.58	17,209.58
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	0.00	19,965.62	19,965.62	1,785.38
<b>TOTAL DISBURSEMENTS</b>	\$0.00	\$100,680.24	\$100,680.24	\$82,500.00

4) This case was originally filed under Chapter 7 on May 15, 2015.  
The case was pending for 36 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/24/2018 By: /s/THOMAS E. SPRINGER  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Single family residence located at 304 N. Marlan	1110-000	82,000.00
Rent	1222-000	500.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$82,500.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Wells Fargo	4110-000	N/A	58,093.09	58,093.09	58,093.09
	Community Credit Union	4700-000	N/A	5,411.95	5,411.95	5,411.95
<b>TOTAL SECURED CLAIMS</b>			<b>\$0.00</b>	<b>\$63,505.04</b>	<b>\$63,505.04</b>	<b>\$63,505.04</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee Compensation - THOMAS E. SPRINGER, TRUSTEE	2100-000	N/A	1,500.00	1,500.00	1,500.00
Attorney for Trustee Fees (Trustee Firm) - SPRINGER BROWN, LLC	3110-000	N/A	6,276.00	6,276.00	6,276.00
Attorney for Trustee Expenses (Trustee Firm) - SPRINGER BROWN, LLC	3120-000	N/A	471.91	471.91	471.91

Other - LOIS WEST, CPA	3410-000	N/A	918.00	918.00	918.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Other - Community Credit Union	2820-000	N/A	2,451.06	2,451.06	2,451.06
Other - Community Credit Union	3510-000	N/A	4,100.00	4,100.00	4,100.00
Other - Community Credit Union	2500-000	N/A	700.00	700.00	700.00
Other - Community Credit Union	2500-000	N/A	463.00	463.00	463.00
Other - Community Credit Union	2500-000	N/A	123.00	123.00	123.00
Other - Rabobank, N.A.	2600-000	N/A	11.37	11.37	11.37
Other - INTERNATIONAL SURETIES, LTD.	2300-000	N/A	3.85	3.85	3.85
Other - Rabobank, N.A.	2600-000	N/A	17.05	17.05	17.05
Other - Rabobank, N.A.	2600-000	N/A	14.89	14.89	14.89
Other - Rabobank, N.A.	2600-000	N/A	16.46	16.46	16.46
Other - Rabobank, N.A.	2600-000	N/A	14.85	14.85	14.85
Other - Rabobank, N.A.	2600-000	N/A	17.48	17.48	17.48
Other - Rabobank, N.A.	2600-000	N/A	15.86	15.86	15.86
Other - Rabobank, N.A.	2600-000	N/A	15.31	15.31	15.31
Other - Rabobank, N.A.	2600-000	N/A	17.40	17.40	17.40
Other - Rabobank, N.A.	2600-000	N/A	15.27	15.27	15.27
Other - Rabobank, N.A.	2600-000	N/A	16.82	16.82	16.82
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$17,209.58	\$17,209.58	\$17,209.58

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	PYOD, LLC its successors and assigns as assignee	7100-000	N/A	7,380.84	7,380.84	660.02
2	Wells Fargo Card Services	7100-000	N/A	4,482.53	4,482.53	400.84
3	Portfolio Recovery Associates, LLC	7100-000	N/A	7,411.23	7,411.23	662.73
4	Portfolio Recovery Associates, LLC	7100-000	N/A	691.02	691.02	61.79
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$0.00	\$19,965.62	\$19,965.62	\$1,785.38

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 15-17343

Trustee: (330640) THOMAS E. SPRINGER

Case Name: FLEMING, SHARON K.

Filed (f) or Converted (c): 05/15/15 (f)

§341(a) Meeting Date: 06/08/15

Period Ending: 04/24/18

Claims Bar Date: 05/02/16

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Single family residence located at 304 N. Marlan Drive, Alpha, Henry County IL 61413;	98,000.00	0.00		82,000.00	FA
2 Cash	50.00	0.00		0.00	FA
3 Checking account located at Old Second National Bank, Aurora, IL	95.50	0.00		0.00	FA
4 Savings account located at Old Second National B Orig. Description: Bank, Aurora, IL	2,817.50	0.00		0.00	FA
5 Landlord: Ashford at Geneva, LLC	225.00	0.00		0.00	FA
6 4 rooms household goods, furnishings and fixture	250.00	0.00		0.00	FA
7 Wearing apparel	400.00	0.00		0.00	FA
8 403B with Presence Health	2,000.00	0.00		0.00	FA
9 Illinois Municipal Retirement Fund. This is a	0.00	0.00		0.00	FA
10 2008 Pontiac GT	3,500.00	0.00		0.00	FA
11 Rent (u) Current tenants paying rent of \$500/month beginning September 1, 2016 until house is sold	1,500.00	1,500.00		500.00	FA
<b>11 Assets Totals (Excluding unknown values)</b>	<b>\$108,838.00</b>	<b>\$1,500.00</b>		<b>\$82,500.00</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

Trustee sold Debtor's modular home. Accountant to prepare estate tax returns. After completion and prompt determination response from the IRS, Trustee will prepare the Final Report.

Initial Projected Date Of Final Report (TFR): December 15, 2016

Current Projected Date Of Final Report (TFR): November 17, 2017 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 15-17343

Case Name: FLEMING, SHARON K.

Taxpayer ID #: \*\*-\*\*\*5919

Period Ending: 04/24/18

Trustee: THOMAS E. SPRINGER (330640)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*025266 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/12/16	{11}	Tyler Clover	Installment payment	1222-000	500.00		500.00
09/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	490.00
10/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	480.00
11/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	470.00
12/09/16		Community Credit Union	Sale Proceeds		10,657.90		11,127.90
	{1}		Gross Sales Price 82,000.00	1110-000			11,127.90
		Wells Fargo	Pay-off mortgage -58,093.09	4110-000			11,127.90
			Tax lien -5,411.95	4700-000			11,127.90
			real estate taxes -2,451.06	2820-000			11,127.90
			Real estate Broker commission -4,100.00	3510-000			11,127.90
			Survey Fee to Wallace Engineering -700.00	2500-000			11,127.90
			Title Insurance -463.00	2500-000			11,127.90
			Transfer taxes -123.00	2500-000			11,127.90
12/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		11.37	11,116.53
01/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.05	11,099.48
02/03/17	101	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 02/03/2017 FOR CASE #15-17343, Bond #016073584	2300-000		3.85	11,095.63
02/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		14.89	11,080.74
03/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		16.46	11,064.28
04/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		14.85	11,049.43
05/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.48	11,031.95
06/30/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.86	11,016.09
07/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.31	11,000.78
08/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.40	10,983.38
09/29/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		15.27	10,968.11
10/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		16.82	10,951.29
01/19/18	102	SPRINGER BROWN, LLC	Dividend paid 100.00% on \$6,276.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		6,276.00	4,675.29
01/19/18	103	THOMAS E. SPRINGER, TRUSTEE	Dividend paid 100.00% on \$1,500.00, Trustee Compensation; Reference:	2100-000		1,500.00	3,175.29
01/19/18	104	LOIS WEST, CPA	Dividend paid 100.00% on \$918.00, Accountant for Trustee Fees (Other Firm); Reference:	3410-000		918.00	2,257.29
01/19/18	105	SPRINGER BROWN, LLC	Dividend paid 100.00% on \$471.91, Attorney	3120-000		471.91	1,785.38

Subtotals :

\$11,157.90

\$9,372.52

## Form 2

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Case Number: 15-17343

Case Name: FLEMING, SHARON K.

Taxpayer ID #: \*\*-\*\*\*5919

Period Ending: 04/24/18

Trustee: THOMAS E. SPRINGER (330640)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*025266 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			for Trustee Expenses (Trustee Firm); Reference:				
01/19/18	106	PYOD, LLC its successors and assigns as assignee	Dividend paid 8.94% on \$7,380.84; Claim# 1; Filed: \$7,380.84; Reference:	7100-000		660.02	1,125.36
01/19/18	107	Wells Fargo Card Services	Dividend paid 8.94% on \$4,482.53; Claim# 2; Filed: \$4,482.53; Reference:	7100-000		400.84	724.52
01/19/18	108	Portfolio Recovery Associates, LLC	Dividend paid 8.94% on \$7,411.23; Claim# 3; Filed: \$7,411.23; Reference:	7100-000		662.73	61.79
01/19/18	109	Portfolio Recovery Associates, LLC	Dividend paid 8.94% on \$691.02; Claim# 4; Filed: \$691.02; Reference:	7100-000		61.79	0.00

<b>ACCOUNT TOTALS</b>	<b>11,157.90</b>	<b>11,157.90</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>11,157.90</b>	<b>11,157.90</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$11,157.90</b>	<b>\$11,157.90</b>	

<b>TOTAL - ALL ACCOUNTS</b>	<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
Checking # ****025266	11,157.90	11,157.90	0.00
	<b>\$11,157.90</b>	<b>\$11,157.90</b>	<b>\$0.00</b>